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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/909,866	07/23/2001	Mark J. Stender	TRAV0005-US	3245
28120	7590	12/04/2006	<input type="text"/> EXAMINER	
<input type="text"/> GLASS, RUSSELL S				
<input type="text"/> ART UNIT		<input type="text"/> PAPER NUMBER		
				3626

DATE MAILED: 12/04/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/909,866	STENDER ET AL.	
	Examiner	Art Unit	
	Russell S. Glass	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 10 October 2006.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-7 and 9-29 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-7 and 9-29 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date: _____
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date <u>10/10/2006</u> .	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

1. **Claims 1, 7, 9-13, 18, 19, 22-28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al., (U.S. 4,831,526) in view of Bowman-Amuah, (U.S. 6,615,253).**

2. As per claim 1, Luchs discloses a method for providing remote access to legacy insurance applications via a web-based graphical user interface comprising:
 - (a) receiving a request to access a legacy insurance application lacking a GUI support from a first user, (Luchs, Abstract; Col. 5, line 61 through Col. 6, line 64)(disclosing stored applications and data document, including old images of insured property, are considered to be legacy insurance applications with GUI support for display);
 - (b) determining whether the request has authorization to access the legacy insurance application, (Luchs, Col. 2, lines 11-16);

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(c) when the request has no authorization to access the legacy insurance application, displaying a denial of access and a reason for the denial and providing an option to refer the legacy application to a second user that has the authorization to access the legacy insurance application, (Luchs, col. 8, lines 12-16) (disclosing notification to a first user and referral to a second user/agent when incomplete data is entered by the first user, such incomplete data being considered to include a required user access code); and

(d) when the request has the authorization to access the legacy insurance application, a screen for the legacy insurance application, wherein the screen displays a listing of actions and additional screens that are accessible for the legacy insurance application and providing an option to refer the legacy insurance application, (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57 through col. 4, line 60).

The collective system of Luchs fails to disclose a method employing a legacy application wrapper to display a GUI screen for a legacy insurance application lacking a web-based GUI support. However, such a method is well-known in the art as evidenced by Bowman-Amuah, (Bowman-Amuah, Abstract. Figs. 71-89; col. 218, line 49-col. 219, line 35; col. 219, line 48-col. 220, line 7).

It would be obvious to one of ordinary skill in the art at the time of the invention to add the network architecture of Bowman-Amuah to the collective system of Luchs. The motivation would be to allow a newly developed component system to interface with an older, legacy system, (Bowman-Amuah, col. 217, lines 50-60).

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3. As per claim 7, Luchs discloses providing direct links to the listed additional screens displayed on the screen via the listed actions, (Luchs, col. 13, lines 56-58).

The motivation to combine Luchs, Mayaud and Bowman-Amuah is as provided in the rejection of claim 1 and incorporated herein by reference.

4. Claim 8 is cancelled by amendment.

5. As per claim 9, Luchs discloses a method for providing remote enrollment to an umbrella insurance policy comprising:

- (a) receiving a request for an umbrella insurance policy, wherein the umbrella insurance policy includes a plurality of underlying insurance policies, (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line 51);
- (b) displaying an umbrella detail page to collect and display limit information, exclusionary information, coverage information, exposure information and premium information from the underlying insurance policies included in the umbrella insurance policy, wherein the umbrella detail page includes an umbrella detail section, an underlying detail section, and a pricing section, (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line 51);
- (c) displaying an underlying schedule screen to collect underlying policy detail representing underlying insurance policies for which the umbrella insurance policy provides excess liability, (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line 51).

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- (d) displaying a forms screen showing a list of derived forms on the umbrella insurance policy in a grid format, wherein there is provided an option to add or drop a form, (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line 51); and
- (e) displaying a billing screen having a first grid and a second grid, wherein the first grid provides a worksheet for the users to develop an appropriate downpayment premium for collecting and displaying a specification for a payer's name and address for each of the plurality of underlying insurance policies included in the umbrella insurance policy, and the second grid provides a worksheet for developing an appropriate downpayment premium for the umbrella insurance policy , (Luchs, Fig. 1, 2A-F, 10A-11F; col. 8, line 8 through col. 9, line 51; col. 11, lines 47-55; col. 13, lines 3-29; col. 17, line 44)

Luchs discloses a display grid with policy premium information such as calculation of the premium, installment charges, binder information, and premium adjustments during the life of the policy. These features are considered to be equivalent to a grid providing a worksheet for the users to develop an appropriate downpayment premium since since they perform an identical function in substantially the same way and produces substantially the same results, i.e. determine and display some fraction of an insurance premium that has either been paid or that will need to be paid to obtain coverage.

The system of Luchs fails to disclose a method displaying a GUI screen for a legacy insurance application lacking a web-based GUI support. However, such a method is well-known in the art as evidenced by Bowman-Amuah, (Bowman-Amuah,

Abstract. Figs. 71-89; col. 218, line 49-col. 219, line 35; col. 219, line 48-col. 220, line 7).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

6. As per claim 10, Luchs further discloses a method comprising collecting data about the insured of the umbrella insurance policy that is needed for the establishment of the umbrella insurance policy upon receiving a request for the umbrella insurance policy, (Luchs, Figs. 10 A-C; col. 8, lines 27-30).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

7. As per claim 11, Luchs discloses a method wherein collecting data about the insured of the umberella insurance policy comprises:

- (a) displaying a first screen with fields for collecting data about the insured, (Luchs, Figs. 10 A-C; col. 8, line 8 through col. 9, line 51); and
- (b) displaying the umbrella detail page upon completion of data entry into the fields of the first screen, (Luchs, Figs. 10 A-C; col. 8, line 8 through col. 9, line 51).
- (c) displaying a directory that allows a direct link back to the first screen, (Luchs, col. 13, lines 56-58).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

8. As per claim 12, Luchs discloses a method for providing remote access to insurance applications comprising:

- (a) receiving a first request from a first user to use the user interface to access, (Luchs, Abstract; Col. 5, line 61 through Col. 6, line 64);
- (b) verifying that the first request includes a first authorization to use the user interface, (Luchs, Abstract; Col. 5, line 61 through Col. 6, line 64);
- (c) upon successful verification of the first authorization, granting the first request to use the user interface, (Luchs, Abstract; Col. 5, line 61 through Col. 6, line 64);
- (d) receiving a second request to access via the user interface, (Luchs, Abstract; Col. 6, line 65 through Col. 7, line 27) (disclosing multiple users who must individually request access the system);
- (e) verifying that the second request includes a second authorization, (Luchs, Abstract; Col. 6, line 65 through Col. 7, line 27);
- (f) if the second authorization is successfully verified, granting the second request to access, (Luchs, Abstract; Col. 6, line 65 through Col. 7, line 27); and
- (g) if the second authorization cannot be verified, displaying a notice denying access, (Luchs, col. 8, lines 12-16) (disclosing notification to a first user and referral to a

second user/agent when incomplete data is entered by the first user, such incomplete data being considered to include a required user access code).

The system of Luchs fails to disclose a method displaying a GUI screen for a legacy insurance application lacking a web-based GUI support. However, such a method is well-known in the art as evidenced by Bowman-Amuah, (Bowman-Amuah, Abstract. Figs. 71-89; col. 218, line 49-col. 219, line 35; col. 219, line 48-col. 220, line 7).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

9. As per claim 13, Luchs discloses the method wherein the particular insurance application comprises an insurance policy, (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57 through col. 4, line 60).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

29. As per claim 29, Luchs discloses a method wherein the second directory includes an action available in one of the available screens for the issue of the insurance policy of record, (Luchs, Fig. 10H-11B, col. 13, lines 56-58; col. 22 line 36 through col. 24, line 35.

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

10. As per claim 18, Luchs discloses a system wherein the screen includes options to print out forms, to establish an insurance account or issue an insurance policy, and to exit the user interface, (Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 7-11F; Col. 2, line 57 through col. 4, line 60). However, Luchs fails to disclose these functions in the welcome screen on a web-based user interface. Bowman-Amuah discloses a data management system, useful in the production of insurance contracts, that utilizes a web-based GUI, (Bowman-Amuah, Abstract. Figs. 123-124; col. 218, line 49-col. 219, line 35; col. 219, line 48-col. 220, line 7).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

11. As per claim 19, Luchs discloses a method granting the second request to access the particular insurance application, (Luchs, Abstract; Col. 6, line 65 through Col. 7, line 27), comprising:

providing options to add a new insurance policy, to modify a quote on an insurance policy of record, to refer a quote on an insurance policy of record, to issue an insurance policy of record, and to purge a quote on an insurance policy of record, (see

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Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 6A, 7-11F; Col. 2, line 57 through col. 4, line 60); and

receiving a selection of one of the other options, (see Luchs, Abstract; Fig. 1; Figs. 2A-F; Figs. 6A, 7-11F; Col. 2, line 57 through col. 4, line 60).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

12. As per claim 22, Luchs further discloses a method wherein receiving a selection of one of the options comprises:

receiving a selection to modify the quote on the insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58); and

displaying a first screen showing a first directory of available screens for the quote on the insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

13. As per claim 23, Luchs discloses a method comprising the first directory of available screens for the quote on insurance policy of record includes a direct link to each of the available screens, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58; col. 13, lines 56-58).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

14. As per claim 24, Luchs discloses a method wherein receiving a selection of one of the options further comprises:

displaying on the first screen a second directory of available screens for the quote on the insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

15. As per claim 25, Luchs discloses a method wherein the second directory includes a direct link to at least an action available in one of the available screens for the quote on the insurance policy of record, (Luchs, Fig. 2b, 7-9, col. 21, lines 28-58; col. 13, lines 56-58).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

16. As per claim 26, Luchs discloses a method wherein receiving a selection of one of the options comprises:

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(a) receiving a selection to issue the insurance policy of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through col. 24, line 35); and

(b) displaying a first screen showing a first directory of available screens for the issue of the insurance policy of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through col. 24, line 35).

17. As per claim 27, Luchs discloses a method wherein the first directory of available screens for the insurance policy includes a direct link to at least one of the available screens for the issue of the insurance policy of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through col. 24, line 35; col. 13, lines 56-58).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

18. As per claim 28, Luchs discloses a method wherein receiving a selection of one of the options further comprises:

displaying on the first screen a second directory of available screens for the issue of the insurance policy of record, (Luchs, Fig. 10H-11B, col. 22 line 36 through col. 24, line 35).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

19. **Claims 2, 15, 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs, in view of Bowman-Amuah, (U.S. 6,615,253), and further in view of Bosco et al., (U.S. 5,191,522).**

20. As per claim 2, The collective system of Luchs and Bowman-Amuah fails to disclose a method wherein legacy insurance information resides in a mainframe insurance data processing system. However, Bosco discloses such a method, (Bosco, Col. 22, lines 57-67).

The motivation to combine Luchs and Bowman-Amuah is as provided in the rejection of claim 1 and incorporated herein by reference.

It would be obvious to one of ordinary skill in the art to combine Bosco with the collective system of Luchs and Bowman-Amuah. The motivation would be to create a insurance processing and reporting system providing sales, underwriting, administration and actuarial functions through integrated program-controlled data processing systems and communicating with an insurance account data bank, (Bosco, Abstract).

21. As per claim 15, The collective system of Luchs and Bowman-Amuah fail to disclose a method wherein insurance applications reside in at least one mainframe data processing system. However, Bosco discloses such a method, (Bosco, Col. 22, lines 57-67).

It would be obvious to one of ordinary skill in the art to combine Bosco with the collective system of Luchs and Bowman-Amuah. The motivation is as provided in the rejection of claim 2 above and incorporated herein by reference.

22. As per claim 16, The collective system of Luchs and Bowman-Amuah fails to discloses a method wherein granting the first request to use the web-based computer interface comprises:

displaying a welcome screen customized for the first request based on identity of the first request as derived from verifying the first authorization, (Bosco, col. 23, lines 9-14).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah with Bosco. The motivation to combine is as provided in the rejection of claim 2 and is incorporated herein by reference.

23. **Claims 3-6, 14, 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs in view of Bowman-Amuah, as applied to claim 1 above, and further in view of NetQuote.com, at:**

<http://web.archive.org/web/19991013070035/http://netquote.com>.

24. As per claim 3, the collective system of Luchs and Bowman-Amuah fails to disclose a method wherein the legacy insurance application comprises a commercial-

lines insurance application. NetQuote.com, however, does disclose such a method. (business lines are considered to be equivalent to commercial lines).

The motivation to combine Luchs and Bowman-Amuah is as provided in the rejection of claim 1 and incorporated herein by reference.

It would be obvious to one of ordinary skill in the art to combine the collective system or Luchs and Bowman-Amuah with NetQuote.com. The motivation would be to provide consumers with an effective way to shop for insurance.

25. As per claim 4, the collective system of Luchs and Bowman-Amuah fails to disclose a method wherein the commercial-lines insurance application comprises a quote on a commercial lines insurance policy. NetQuote.com, however, does disclose such a method. (see click here for business lines icon).

The motivation to combine Luchs and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

26. As per claim 5, the collective system of Luchs and Bowman-Amuah fails to disclose a method wherein the commercial-lines insurance application comprises an issuance of a commercial lines policy. NetQuote.com, however, does disclose such a method. (see Insurance Quote Request, General Information, policy effective date field).

The motivation to combine Luchs and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

27. As per claim 6, the collective system of Luchs and Bowman-Amuah fail to disclose a method wherein the legacy insurance application comprises a quote and an issuance of an insurance policy. NetQuote.com, however, does disclose such a method. (see Insurance Quote Request, General Information, select current insurance field).

The motivation to combine Luchs and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

28. As per claim 14, NetQuote.com discloses a method wherein the particular insurance application comprises a commercial-lines insurance policy.

The motivation to combine Luchs and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

29. As per claim 17, NetQuote.com discloses a method wherein the welcome screen includes at least one marketing message.

The motivation to combine Luchs and Bowman-Amuah with NetQuote.com is as provided in the rejection of claim 3 and incorporated herein by reference.

30. **Claims 20 and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al., (U.S. 4,831,526) in view of Bowman-Amuah, (U.S. 6,615,253), and further in view of Mayaud, (U.S. 2003/0144884).**

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31. As per claim 20, The collective system of Luchs and Bowman Amuah fail to disclose the following method steps provided by Mayaud comprising:

- (a) prompting a selection to establish a connection for the first request to use the web-based user interface if the first request represents the first time that the web-based user interface is used, (Mayaud, ¶ 86-92, 124, 142, 147); and
- (b) downloading files to a source of the first request, (Mayaud, ¶ 86-92, 124, 142, 147).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah with Mayaud. The motivation would be to provide professional data management services for documents such as insurance contracts that require extensive product and history information from remote, heterogenous sources, (Mayaud, Abstract)

32. As per claim 21, Mayaud further discloses a method wherein granting the second request to access the particular insurance application comprises:

- providing a search screen that can perform a search of insurance accounts, (Mayaud, ¶ 76, 134, 135);
- receiving a search command from the search screen, (Mayaud, ¶ 76, 134, 135);
- performing the account search based on the search command, (Mayaud, ¶ 76, 134, 135);
- listing results of the account search on the search screen, (Mayaud, ¶ 76, 134, 135); and

providing options to select one of the search results and create a new account name, (Mayaud, ¶ 76, 134, 135).

It would be obvious to one of ordinary skill in the art to combine Luchs and Bowman-Amuah with Mayaud. The motivation to combine is as provided in the rejection of claim 1 and is incorporated herein by reference.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure is as follows: Cianciarulo et al., (U.S. 6,922,720).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Russell S. Glass whose telephone number is 571-272-3132. The examiner can normally be reached on M-F 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Carol Blum
Patent Examiner - 3626
11/30/06